In the claims:

All of the claims standing for examination are presented below with appropriate status indication.

1-31. (Canceled)

32. (Currently amended) A network-based syndicated transaction system, comprising:

a first enterprise hosting integrated transaction services ~~provided for~~ automatically scraping and aggregating personal information (PI) specific to an end user from network connected sites, and providing PI and transaction services to the end user;

a plurality of second enterprises maintaining each at least one financial account specific to the end user in which the end user has a monetary balance, each of the second enterprises providing account information to the first enterprise;

a plurality of third enterprises maintaining at least one billing account specific to the end user, each of the third enterprises providing billing information to the first enterprise; and

an interactive software graphical user interface (GUI) provided by the first enterprise and executable on an end user appliance, displaying an indication of each of the user's financial accounts, and indications representing bills owed by the user;

characterized in that the user, through interaction with the GUI, ~~instructs~~ initiates an instruction from the first enterprise to pay a bill at one of the plurality of third enterprises using funds from an associated financial account at one of the plurality of second enterprises by dragging the indication of the financial account to the indication of the bill or by dragging the indication of the bill to the indication of the financial account.

33. (Previously presented) The system of claim 32 wherein the network is the Internet network.

34. (Cancelled)

35. (Previously presented) The system of claim 32 wherein billing information is provided to the service by the third enterprise maintaining a billing account specific to the end user.

36. (Previously presented) The system of claim 32 wherein the billing information is provided to the user and the user enters the billing information to the service utilizing the GUI.

37. (Currently amended) A method for enabling syndicated financial transactions at commercial institutions by a specific ~~individuals~~ user, comprising the steps of:

(a) automatically navigating to network connected information providers associated with the individual, collecting, by a first enterprise, ~~from information providers,~~ information having to do with a plurality of financial accounts specific to[[a]] the user in which a monetary balance is maintained on behalf of the user;

(b) collecting from one or more of the information providers information having to do with billing accounts specific to the user and bills associated with the billing account that are owed by the user;

(c) providing a software graphical user interface (GUI) executable on a user's appliance;

(d) presenting in the GUI an indication for each one of a plurality of the financial accounts associated with the user, and at least one indication of a bill owed by the user; and

(e) generating an instruction to the first enterprise to pay a bill using at least one of the financial accounts by dragging the indication of the financial account to the indication of the bill or by dragging an indication of the bill to the indication of the financial account.

38. (Previously presented) The method of claim 37 wherein the network is the Internet

network.

39. (Previously presented) The method of claim 37 wherein the GUI presents two or more indications representing bills due from the user from two or more sources associated with the user.

40. (Previously presented) The method of claim 37 wherein billing information is provided to the service by the third enterprise maintaining a billing account specific to the end user.

41. (Previously presented) The method of claim 37 wherein the billing information is provided to the user and the user enters the billing information to the service utilizing the GUI.